



Retirees of Montgomery County Government

January 1, 2006

Retiree Health Plan Options

For Retirees and Their Dependents

Eligible for Medicare



Retiree Health Plan Options - *Medicare Eligible*

An Overview

CareFirst BlueCross BlueShield is pleased to administer the Health Plan Options for retirees in conjunction with Montgomery County Government. Retirees who wish to continue their health plan must apply for Medicare Part A and Part B as soon as they are eligible for that federal benefit. After they receive Medicare coverage, Medicare becomes the primary source for payment of claims, and the CareFirst Blue Cross BlueShield plan becomes secondary.

Retirees or their eligible dependents must submit a copy of their Medicare card to the Benefits Administration Office showing the effective date of the Part A and Part B coverage.

If you are eligible for Medicare, your primary insurer is Medicare. This means that your claims must be filed to Medicare first. If Medicare does not cover the entire cost, the balance of your medical bills should be filed to CareFirst BlueCross BlueShield for reimbursement. If you live in Washington, DC, Northern Virginia, Prince George's or Montgomery county in Maryland and are interested in having your Explanation of Medicare Benefits (EOMB) sent directly to CareFirst, please call CareFirst Blue Cross Blue Shield Member Service for a Medicare Coordination of Benefits form. If you reside outside the Medicare service area, you must file your claim along with your EOMB to:

CareFirst BlueCross BlueShield

PO Box 1739
Cumberland, MD 21501

The CareFirst BlueCross BlueShield Member Service number is 1-(888) 417-8385.

Please note that CareFirst will pay benefits based on Medicare's payment whether or not you are enrolled or receive benefits available under Medicare. The service must be eligible with Medicare to be eligible for benefit under the CareFirst BlueCross BlueShield plan.

Remember to bring your Medicare ID card when you visit your physician.



Benefit Description	Medicare Coverage Part A&B	Indemnity Carve-out Plan (PG50)
Hospitalization		
Days 1–60	Pays all but Part A deductible	Pays Part A deductible
Days 61–90	Pays all but Part A deductible	Pays Part A deductible
Days 91–150	Pays all but Part A deductible	Pays 100% of eligible hospital expenses Medicare until 180th day
Days 151+	Pays nothing	Pays nothing after 180 days
Post-Hospital Skilled Nursing Facility Care		
Days 1–20	Pays 100%	Pays nothing. Covered by Medicare.
Days 21–100	Pays all but \$95 a day	Pays up to \$95 a day
Hospice Care	Pays all but limited costs (outpatient drugs and inpatient respite care)	Pays nothing. Covered by Medicare.
Medical Expenses		
Surgery	Pays 80% of approved amount (after \$124 Part B deductible)	Pays the first \$500 at 100% for the treatment illness and injury. In excess of the \$500, Part B deductible. Pays the balance of medical charges up to allowable charge. Subject to the \$200 calendar year deductible
Acupuncture	Pays nothing	Pays nothing
Diagnostic X-ray/Labs Service	Pays 80% of approved amount (after \$124 Part B deductible)	Pays the first \$500 at 100% for the treatment illness and injury. In excess of the \$500, the \$124 Part B deductible. Pays the balance of medical charges up to allowable charge. Subject to the \$200 calendar year deductible
Outpatient Hospital Treatment	Pays 80% of approved amount (after \$124 Part B deductible)	Pays the 20% coinsurance. Subject to the \$200 calendar year deductible. For emergency room treatment within 72 hours of an accident or surgery
Preventive Care (Prostate Cancer Screening, Mammograms and Pap smears)	Pays 80% of approved amount (after \$124 Part B deductible)	Pays the 20% coinsurance, subject to the \$200 calendar year deductible
One Annual Adult Physical	Pays 80% of approved amount	Pays the 20% coinsurance, subject to the \$200 calendar year deductible
Prescription Drugs	Check eligibility requirements with Medicare	Check with Montgomery County for plan options

	Indemnity Supplemental Plan (PG51)	Point of Service Plan (PG52)/PPO (PG55)
	Pays Part A deductible	Pays Part A deductible
	Pays Part A deductible	Pays Part A deductible
	Pays 100% of eligible hospital expenses after Medicare until 180th day	Pays 100% of eligible hospital expenses after Medicare until 180th day
	Pays nothing after 180 days	Covered in full
	Pays nothing. Covered by Medicare.	Pays nothing. Covered by Medicare.
	Pays up to \$95 a day	Pays up to \$95 a day
	Pays nothing. Covered by Medicare.	Pays nothing. Covered by Medicare.
tment of an , we pay the \$124	Pays the first \$500 at 100% for the treatment of an illness and injury. In excess of the \$500, we pay the \$124 Part B deductible and 20%.	Pays the first \$500 at 100% for the treatment of an illness and injury. In excess of the \$500, we pay the \$124 Part B deductible and 20%.
to the BCBS alendar		
	Pays nothing	Subject to normal group benefits
tment of an , we pay	Pays the first \$500 at 100% for the treatment of an illness and injury. In excess of the \$500, we pay the \$124 Part B deductible and 20%.	Pays the first \$500 at 100% for the treatment of an illness and injury. In excess of the \$500, we pay the \$124 Part B deductible and 20%.
to the BCBS alendar		
he \$200 calendar reatment within	Pays the \$124 Part B deductible and 20% coinsurance for emergency room treatment within 72 hours of an accident or surgery	Pays the \$124 Part B deductible and 20% coinsurance
	Pays the \$124 Part B deductible and 20% coinsurance	Pays the \$124 Part B deductible and 20% coinsurance
	Pays the \$124 Part B deductible and 20% coinsurance	Pays the \$124 Part B deductible and 20% coinsurance
rescription	Check with Montgomery County for prescription plan options	Check with Montgomery County for prescription plan options



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